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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000	Dushyant Sharma	39440/199992	7936

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EXAMINER
BACKER, FIRMIN

ART UNIT	PAPER NUMBER
3621	

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Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

SK

| Office Action Summary | Application No. 09/543,938 | Applicant(s) SHARMA, DUSHYANT |
| | Examiner Firmin Backer | Art Unit 3621 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>03 December 2002</u> .

2a)☒ This action is **FINAL.**   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-81</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-81</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____ .

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) <u>2</u> .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: .

Response to Amendment

This is in response to an amendment file on December 3rd, 2002 for letter for patent filed on April 6th, 2001 in which claims 1-50 were presented for examination. In the amendment, claims 1-50 have been amended, claims 47 have been canceled, and claims 51-81 have been added. Claims 1-46, 48-81 are pending in the letter.

Response to Arguments

1.   Applicant's arguments with respect to claims 1-81 have been considered but are moot in view of the new ground(s) of rejection.

Claim Objections

2.   The numbering of claims is not in accordance with 37 CFR 1.126 which requires the original numbering of the claims to be preserved throughout the prosecution. When claims are canceled, the remaining claims must not be renumbered. When new claims are presented, they must be numbered consecutively beginning with the number next following the highest numbered claims previously presented (whether entered or not). In this case claim 47 have been canceled

Misnumbered claims 1-82 been renumbered 1-81.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

4.   Claims 1-46 and 48-81 rejected under 35 U.S.C. 103(a) as being unpatentable over

Shutzer (U.S. Patent No 6,292,789) in view of Johnson et al (U.S. Patent No 4,987,538).

5.   As per claims 1, 51, 71, Shutzer teaches a system/method for presenting and paying bills

(*see abstract, fig 1)* comprising a common document model processing functionality (*bill service*

provider, 104) adapted to transform the relevant information into a common document model,

which common document model is adapted to accommodate the relevant information from the

plurality of billers and according to the plurality of data types (*see figs 1-7, column 14 line 26-15*

line 2), a database adapted to store the transformed information from the common document

model processing functionality (*see figs 1-7, column 14 line 26-15 line 2)*, and presentation

functionality (*bill presentment and payment, 124)* adapted to retrieve information from the

database and output at least some of the information via a network for use by bill payers (*see*

abstract, fig 1-5, column 13 line 11-14 line 25). Shutzer fail to teach parsing functionality which

is adapted to parse billing data from a plurality of billers using rules of conversion according to

which the parsing functionality is programmed, corresponding to a plurality of data types and to

provide relevant information for further use by the system. However, Johnson et al. teach parsing

functionality which is adapted to parse billing data from a plurality of billers using rules of

conversion according to which the parsing functionality is programmed, corresponding to a

plurality of data types and to provide relevant information for further use by the system (*see*

abstract, fig 1, column 2 line 1-30, 4 lines 3-16). Therefore, it would have been obvious to one of

ordinary skill in the art at the time the invention was made to modify Shutzer's inventive concept

to include Johnson et al's teach parsing functionality which is adapted to parse billing data from

a plurality of billers using rules of conversion according to which the parsing functionality is

programmed, corresponding to a plurality of data types and to provide relevant information for

further use by the system because this would have facilitate determining the basic maximum

allowable payment which is then modified by any modifying rules that are applicable.

6.   As per claims 2-4, Shutzer teaches a system wherein the parsing functionality is adapted

to parse data from a print/interchange/financial stream of data provided by a biller (*see abstract,*

fig 1-5, column 13 line 11-14 line 25).

7.   As per claims 5-9, Shutzer teaches a system wherein the presentation functionality is

adapted to output information for use by the bill payers using style sheet in order to render

information is a suitable form using markup language, is adapted to output information for use

by bill payers using or not financial software or browser (*see figs 1-7, column 14 line 26-15 line*

2).

8.   As per claims 10-16, 18-20, 52, 55, 58, 59, 61, 72, 75, 78, 79, 81, Shutzer teaches a

system for presenting and paying bills (*see abstract, fig 1*), comprising interactivity functionality

to detect and respond to communication from bill payers by retrieving information from the

database and presenting it to a payer in a form requested by the bill payer; and altering

information in the database corresponding to the bill payer according to the communications *(see*

figs 1-7, column 14 line 26-15 line 2).

9.   As per claims 17, 53, 54, 56, 73 74, 76, Shutzer teaches a system for presenting and

paying further comprising a financial source interface adapted to send and receive

communication to and from at least one financial entity and to alter information in the database

according to the financial source communications *(see figs 1-7, column 14 line 26-15 line 2).*

10.   As per claim 57, 76, Shutzer teach a system to allow biller to identify market segment of

payers according to rules *(see figs 1-7, column 14 line 26-15 line 2).*

11.   As per claim 60, 80, Shutzer et al teach a system further comprising an agent interface

coupled to the database to allow agents having agency relationship *(see figs 1-7, column 14 line*

26-15 line 2).

12.   As per claims 21, 62, Shutzer teaches a method of providing electronic bill presentment

and payment services *(see figs 1-7, column 14 line 26-15 line 2)* comprising, transforming the

relevant information into a common document model which common model is adapted to

accommodate the relevant information from the plurality of billers and according to the plurality

of data types *(see figs 1-7, column 14 line 26-15 line 2),* storing the transformed information

from the common document model in a database and retrieving the transformed information

from the database and outputting some of the transformed information via a network for use by

bill payers (*see abstract, fig 1-5, column 13 line 11-14 line 25*). Shutzer fails to teach extracting

relevant information from billing data, corresponding to a plurality of data types, from plurality

of billers using rules of conversion. However Johnson teach extracting relevant information from

billing data, corresponding to a plurality of data types, from plurality of billers using rules of

conversion (*see abstract, fig 1, column 2 line 1-30, 4 lines 3-16*). Therefore, it would have been

obvious to one of ordinary skill in the art at the time the invention was made to modify Shutzer's

inventive concept to include Johnson et al's extracting relevant information from billing data,

corresponding to a plurality of data types, from plurality of billers using rules of conversion

because this would have facilitate determining the basic maximum allowable payment which is

then modified by any modifying rules that are applicable.

13.   As per claims 22-24, 63-65, Shutzer teaches a system wherein the billing data is from a

print/interchange/financial stream of data provided by a plurality of billers (*see abstract, fig 1-5,*

column 13 line 11-14 line 25).

14.   As per claims 25-29, 66-70, Shutzer teaches a system wherein some information is output

using the bill payers using style sheet in order to render information is a suitable form using

markup language, is adapted to output information for use by bill payers using or not financial

software or browser (*see figs 1-7, column 14 line 26-15 line 2*).

15.   As per claims 30-33, Shutzer teaches a system further comprising detecting and

responding to communication from bill payers by retrieving information from the database and

presenting it to a payer in a form requested by the bill payer; and altering information in the

database corresponding to the bill payer according to the communications (*see figs 1-7, column

14 line 26-15 line 2*).

16.   As per claims 34-38, Shutzer teaches a system further comprising allowing the plurality

of billers to send and receive communication to and from at least one financial entity and to alter

information in the database according to the financial source communications, and report the

status of payment of the bills (*see figs 1-7, column 14 line 26-15 line 2*).

17.   As per claims 39 and 41, Shutzer teaches a system/method for presenting and paying bills

(*see abstract, fig 1*) comprising a common document model processing functionality (*bill service

provider, 104*) adapted to transform the relevant information into a common document model,

which common document model is adapted to accommodate the relevant information from the

plurality of billers and according to the plurality of data types (*see figs 1-7, column 14 line 26-15

line 2*), a database adapted to store the transformed information from the common document

model processing functionality (*see figs 1-7, column 14 line 26-15 line 2*), and presentation

functionality (*bill presentment and payment, 124*) adapted to retrieve information from the

database and output at least some of the information via a network for use by bill payers (*see

abstract, fig 1-5, column 13 line 11-14 line 25*), a biller intercace coupled to the database adapted

to identify the market segment of the bill payers according to market rules and information (*see*

figs 1-7, column 14 line 26-15 line 2). Shutzer fail to teach parsing functionality which is adapted

to parse billing data from a plurality of billers using rules of conversion according to which the

parsing functionality is programmed, corresponding to a plurality of data types and to provide

relevant information for further use by the system. However, Johnson et al. teach parsing

functionality which is adapted to parse billing data from a plurality of billers using rules of

conversion according to which the parsing functionality is programmed, corresponding to a

plurality of data types and to provide relevant information for further use by the system (*see*

abstract, fig 1, column 2 line 1-30, 4 lines 3-16). Therefore, it would have been obvious to one of

ordinary skill in the art at the time the invention was made to modify Shutzer's inventive concept

to include Johnson et al's teach parsing functionality which is adapted to parse billing data from

a plurality of billers using rules of conversion according to which the parsing functionality is

programmed, corresponding to a plurality of data types and to provide relevant information for

further use by the system because this would have facilitate determining the basic maximum

allowable payment which is then modified by any modifying rules that are applicable.

18.   As per claims 40 and 42-44, Shutzer et al teach a system wherein the biller interface is

adapted to allow the plurality of billers to alter the appearance bill presentment and to

communicate with payers (*see fig 25, column 20 line 16-55).*

19.   As per claims 45, 46, 49, 50, Shutzer teaches a system/method for presenting and paying

bills (*see abstract, fig 1)* comprising a common document model processing functionality (*bill*

service provider, 104) adapted to transform the relevant information into a common document

model, which common document model is adapted to accommodate the relevant information

from the plurality of billers and according to the plurality of data types (*see figs 1-7, column 14*

line 26-15 line 2), a database adapted to store the transformed information from the common

document model processing functionality (*see figs 1-7, column 14 line 26-15 line 2*), and

presentation functionality (*bill presentment and payment, 124*) adapted to retrieve information

from the database and output at least some of the information via a network for use by bill payers

(*see abstract, fig 1-5, column 13 line 11-14 line 25*) interactivity functionality to detect and

respond to communication from bill payers by retrieving information from the database and

presenting it to a payer in a form requested by the bill payer; and altering information in the

database corresponding to the bill payer according to the communications (*see figs 1-7, column*

14 line 26-15 line 2). Shutzer fail to teach parsing functionality which is adapted to parse billing

data from a plurality of billers using rules of conversion according to which the parsing

functionality is programmed, corresponding to a plurality of data types and to provide relevant

information for further use by the system. However, Johnson et al. teach parsing functionality

which is adapted to parse billing data from a plurality of billers using rules of conversion

according to which the parsing functionality is programmed, corresponding to a plurality of data

types and to provide relevant information for further use by the system (*see abstract, fig 1,*

column 2 line 1-30, 4 lines 3-16). Therefore, it would have been obvious to one of ordinary skill

in the art at the time the invention was made to modify Shutzer's inventive concept to include

Johnson et al's teach parsing functionality which is adapted to parse billing data from a plurality

of billers using rules of conversion according to which the parsing functionality is programmed,

corresponding to a plurality of data types and to provide relevant information for further use by

the system because this would have facilitate determining the basic maximum allowable payment

which is then modified by any modifying rules that are applicable.

20.   As per claims 47, Shutzer teaches a system/method for presenting and paying bills (*see*

abstract, fig 1) comprising a common document model processing functionality (*bill service*

provider, 104) adapted to transform the relevant information into a common document model,

which common document model is adapted to accommodate the relevant information from the

plurality of billers and according to the plurality of data types (*see figs 1-7, column 14 line 26-15*

line 2), a database adapted to store the transformed information from the common document

model processing functionality (*see figs 1-7, column 14 line 26-15 line 2)*, and presentation

functionality (*bill presentment and payment, 124)* adapted to retrieve information from the

database and output at least some of the information via a network for use by bill payers (*see*

abstract, fig 1-5, column 13 line 11-14 line 25) an agent interface coupled to the database to

allow plurality of agents interface having agency relationship with billers to communicate with

the bill payers regarding (*see figs 1-7, column 14 line 26-15 line 2)*. Shutzer fail to teach parsing

functionality which is adapted to parse billing data from a plurality of billers using rules of

conversion according to which the parsing functionality is programmed, corresponding to a

plurality of data types and to provide relevant information for further use by the system.

However, Johnson et al. teach parsing functionality which is adapted to parse billing data from a

plurality of billers using rules of conversion according to which the parsing functionality is

programmed, corresponding to a plurality of data types and to provide relevant information for

further use by the system (*see abstract, fig 1, column 2 line 1-30, 4 lines 3-16)*. Therefore, it

would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Shutzer's inventive concept to include Johnson et al's teach parsing functionality which is adapted to parse billing data from a plurality of billers using rules of conversion according to which the parsing functionality is programmed, corresponding to a plurality of data types and to provide relevant information for further use by the system because this would have facilitate determining the basic maximum allowable payment which is then modified by any modifying rules that are applicable.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.
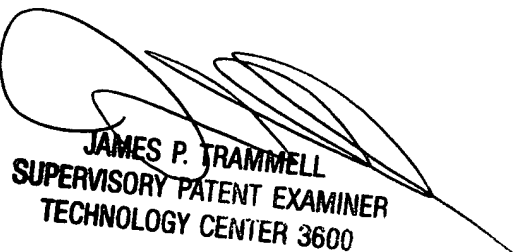
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 8:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on (703) 305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

/Firmin Backer/
February 23, 2003

JAMES P. TRAMMELL
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